

In re:
Eula Ann Harris
Debtor

Case No. 21-10356-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Nov 16, 2021

User: admin
Form ID: pdf900

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2021:

Recip ID	Recipient Name and Address
db	+ Eula Ann Harris, 2912 W. Allegheny Avenue, Philadelphia, PA 19132-1113
14582914	+ Americorp Credit Counseling, 18200 Von Karmen Ave., Attn: Bankruptcy Dept., Irvine, CA 92612-1023
14582925	+ Fay Servicing Llc, Attn: Bankruptcy Dept, Po Box 809441, Chicago, IL 60680-9441
14603638	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14582926	+ Malik Mitchum, 2912 W. Alleghny Ave, Philadelphia, PA 19132-1113
14582928	+ Santander Bank, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St, Reading, PA 19601-3563
14582930	+ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Financial Services, Attn: Bankruptcy, P.O. Box 8026, Cedar Rapids, IA 52409
14582929	+ Target, c/o Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
14585920	+ U.S. Bank National Association, not in its individ, trustee of NRZ Pass-Through Trust XII, c/o REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541
14585666	+ U.S. Bank National Association, not in its individ, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Nov 16 2021 23:48:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 16 2021 23:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Nov 16 2021 23:48:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14598357	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 16 2021 23:48:00	Citizens Bank N.A., One Citizens Bank Way JCA115, Johnston, RI 02919
14582922	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 16 2021 23:48:00	Citizens Bank NA, Attn: Bankruptcy, One Citizens Bank, Providence, RI 02903
14582915	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 16 2021 23:54:12	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14601064	+ Email/PDF: ebn_ais@aisinfo.com	Nov 16 2021 23:54:13	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14601065	+ Email/PDF: ebn_ais@aisinfo.com	Nov 16 2021 23:54:18	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14582918	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 16 2021 23:54:19	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, P.O. Box 790034, St Louis, MO 63179-0034
14582920	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 16 2021 23:48:00	Citizens Bank, 1000 Lafayette Blvd, Attn: Bankruptcy Dept., Bridgeport, CT 06604-4725

District/off: 0313-2

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14582921	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 16 2021 23:48:00	Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
14582923	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 16 2021 23:54:08	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14601485	Email/Text: bnc-quantum@quantum3group.com	Nov 16 2021 23:48:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14597920	Email/Text: mrdiscen@discover.com	Nov 16 2021 23:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14582924	+ Email/Text: mrdiscen@discover.com	Nov 16 2021 23:48:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
14582916	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 16 2021 23:54:12	Chase Card Services, Attn: Bankruptcy, P.O. Box 15298, Wilmington, DE 19850
14600191	Email/PDF: resurgentbknofications@resurgent.com	Nov 16 2021 23:54:08	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14582927	+ Email/PDF: cbp@onemainfinancial.com	Nov 16 2021 23:54:07	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14618908	Email/Text: bnc-quantum@quantum3group.com	Nov 16 2021 23:48:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14613189	+ Email/PDF: ebn_ais@aisinfo.com	Nov 16 2021 23:54:12	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14582931		Toyota Services
14582919	*+	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, PO Box 790034, St Louis, MO 63179-0034
14582917	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2021 at the address(es) listed below:

Name	Email Address
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District/off: 0313-2

User: admin

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KERI P EBECK

on behalf of Creditor Toyota Motor Credit Corporation kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

REBECCA ANN SOLARZ

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee of NRZ Pass-Through Trust XII bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

ROBERT H. HOLBER

trustee@holber.com rholber@ecf.axosfs.com

ROBERT H. HOLBER

on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com

SIDNEY TALL

on behalf of Debtor Eula Ann Harris sidney@attorneytall.com tallsr96949@notify.bestcase.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: §
§
Harris, Eula Ann § Case No. 21-10356 AMC
§
Debtor §

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that ROBERT H. HOLBER, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

U.S. BANKRUPTCY COURT CLERK
900 Market Street, Suite 400
Philadelphia, PA 19107

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 12:30 PM on 12/15/2021 in Courtroom 4,

United States Courthouse
900 Market Street, Suite 400
Philadelphia, Pa 19107

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 11/16/2021

By: /s/



Chapter 7 Trustee

Robert H. Holber, Trustee
41 E. Front Street
Media, PA 19063

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: §
§
Harris, Eula Ann § Case No. 21-10356 AMC
§
Debtor §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 12,000.00
and approved disbursements of \$ 29.67
leaving a balance on hand of¹ \$ 11,970.33

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Robert H. Holber, Trustee	\$ 1,950.00	\$ 0.00	\$ 1,950.00
Trustee Expenses: Robert H. Holber, Trustee	\$ 43.11	\$ 0.00	\$ 43.11

Total to be paid for chapter 7 administrative expenses \$ 1,993.11

Remaining Balance \$ 9,977.22

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 40,346.09 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 24.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	Discover Bank	\$ 5,039.24	\$ 0.00	\$ 1,246.16
000002	Citizens Bank N.A.	\$ 10,036.24	\$ 0.00	\$ 2,481.87
000003	Citizens Bank N.A.	\$ 5,457.98	\$ 0.00	\$ 1,349.71
000004	Citizens Bank N.A.	\$ 3,442.38	\$ 0.00	\$ 851.27
000005	LVNV Funding, LLC	\$ 4,519.93	\$ 0.00	\$ 1,117.74
000006	Capital One Bank (USA), N.A.	\$ 1,259.40	\$ 0.00	\$ 311.44
000007	Capital One N.A.	\$ 982.55	\$ 0.00	\$ 242.97
000008	Department Stores National Bank	\$ 6,719.88	\$ 0.00	\$ 1,661.77
000009	JPMorgan Chase Bank, N.A.	\$ 1,602.10	\$ 0.00	\$ 396.18
000010	Verizon	\$ 371.63	\$ 0.00	\$ 91.90
000011	Quantum3 Group LLC as agent for	\$ 914.76	\$ 0.00	\$ 226.21

Total to be paid to timely general unsecured creditors \$ 9,977.22

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

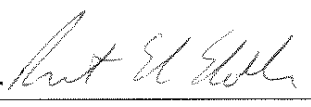
NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/Robert H. Holber


Trustee

*Robert H. Holber, Trustee
41 E. Front Street
Media, PA 19063*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.